

UNITED STATES BANKRUPTCY COURT District of Arizona

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/14/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

JILL I. VICKERS
3709 W. NAOMI LANE
QUEEN CREEK, AZ 85242

Case Number:
2:09-bk-32178-SSC

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-2508

Attorney for Debtor(s) (name and address):

BRIAN C. DAULT
DAULT & ASSOCIATES PLLC
908 W. CHANDLER BLVD., SUITE D
CHANDLER, AZ 85225
Telephone number: 480 305-5970

Bankruptcy Trustee (name and address):

BRIAN J. MULLEN
PO BOX 32247
PHOENIX, AZ 85064
Telephone number: 602-283-4468

Meeting of Creditors

Date: **January 21, 2010**

Time: **09:00 AM**

Location: **US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 3/22/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court, Arizona
230 North First Avenue, Suite 101
Phoenix, AZ 85003-1727
Telephone number: (602) 682-4000

For the Court:

Clerk of the Bankruptcy Court:
Brian D. Karth

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 12/15/09

EXPLANATIONS**B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Administrative Expenses in a Converted Case	If this case converted to a Chapter 7, a request for payment of an administrative expense, incurred before conversion, under 11 USC §503(a) must be filed within 90 days after the date set for the meeting of creditors. A governmental unit must file such a request within 180 days after the date of the conversion.
Dismissal of Case	This case shall be dismissed if the debtor(s) fail to appear at the meeting of creditors or fail to timely file all required schedules and statements.
All individual debtors must provide photo identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0970-2
Case: 09-32178

User: fagans
Form ID: b9a

Page 1 of 2
Total Noticed: 35

Date Rcvd: Dec 15, 2009

The following entities were noticed by first class mail on Dec 17, 2009.

db +JILL I. VICKERS, 3709 W. NAOMI LANE, QUEEN CREEK, AZ 85142-3114
aty +BRIAN C. DAULT, DAULT & ASSOCIATES PLLC, 908 W. CHANDLER BLVD., SUITE D,
CHANDLER, AZ 85225-2551
8732744 +Aes/citizens, 1200 N 7th St, Harrisburg PA 17102-1419
8732746 +Banner Federal Cu, 302 E McDowell Rd Ste 10, Phoenix AZ 85004-1541
8732748 +Brazos Higher Educ, 2600 Washington Ave, Waco TX 76710-7449
8732751 +Chase Auto, Po Box 29555, Phoenix AZ 85038-9555
8732752 +Chase Manhattan Mtg, G7-Pp, 3415 Vision Dr., Columbus OH 43219-6009
8732753 +Fashion Bug/soanb, Attn: Bankruptcy, 6356 Corley Rd, Norcross GA 30071-1704
8732761 +Jjill/cbsd, Po Box 6497, Sioux Falls SD 57117-6497
8732763 +Living Scriptures Inc, 3625 Harrison Blvd, Ogden UT 84403-2022
8732764 +Missouri Student Loans, Aes/Ddb, Po Box 8183, Harrisburg PA 17105-8183
8732765 +Moehla, 633 Spirit Dr, Chesterfield MO 63005-1243
8732766 +Morequity, 5010 Carriage Drive, Evansville IN 47715-2570
8732767 +Nissan Motor Acceptanc, Pob 660366, Dallas TX 75266-0366
8732768 +Sears/cbsd, 701 East 60th St N, Sioux Falls SD 57104-0432
8732769 +Spiegel, Attn: Bankruptcy, Po Box 9204, Old Bethpage NY 11804-9004
8732772 +Wells Fargo Card Ser, Po Box 5058, Portland OR 97208-5058
8732773 +Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick MD 21701-4747
8732774 +Wffinancial, 775 Goodman Rd E Ste 3, Southaven MS 38671-8308

The following entities were noticed by electronic transmission on Dec 15, 2009.

tr +EDI: QBJMULLEN.COM Dec 15 2009 19:08:00 BRIAN J. MULLEN, PO BOX 32247,
PHOENIX, AZ 85064-2247
smg EDI: AZDEPREV.COM Dec 15 2009 19:03:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
8732745 +EDI: BECKLEE.COM Dec 15 2009 19:03:00 American Express, c/o Becket and Lee, Po Box 3001,
Malvern PA 19355-0701
8732747 +EDI: TSYS2.COM Dec 15 2009 19:08:00 Barclays Bank Delaware,
Attention: Customer Support Department, Po Box 8833, Wilmington DE 19899-8833
8732749 +EDI: CAPITALONE.COM Dec 15 2009 19:03:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
Po Box 5155, Norcross GA 30091-5155
8732750 +EDI: CAUT.COM Dec 15 2009 19:08:00 Chase, 201 N. Central Ave Floor 11,
Phoenix AZ 85004-0073
8732754 +EDI: FORD.COM Dec 15 2009 19:08:00 Ford Motor Credit Corporation,
National Bankruptcy Center, Po Box 537901, Livonia MI 48153-7901
8732755 +EDI: RMSC.COM Dec 15 2009 19:03:00 GEMB / HH Gregg, Attention: Bankruptcy, Po Box 103106,
Roswell GA 30076-9106
8732756 +EDI: RMSC.COM Dec 15 2009 19:03:00 GEMB / Old Navy, Attention: Bankruptcy, Po Box 103106,
Roswell GA 30076-9106
8732757 +EDI: RMSC.COM Dec 15 2009 19:03:00 Gemb/jcp, Attention: Bankruptcy, Po Box 103106,
Roswell GA 30076-9106
8732758 +EDI: RMSC.COM Dec 15 2009 19:03:00 Gemb/spencers Tv And A, Po Box 981439,
El Paso TX 79998-1439
8732759 +EDI: HFC.COM Dec 15 2009 19:03:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 6985,
Bridge Water NJ 08807-0985
8732762 +EDI: CBSKOHLS.COM Dec 15 2009 19:03:00 Kohls/chase, N56 W 17000 Ridgewood Dr,
Menomonee Falls WI 53051-5660
8732770 +EDI: WTRRN BANK.COM Dec 15 2009 19:08:00 Tnb-visa, Po Box 9475, Minneapolis MN 55440-9475
8732771 +EDI: WFNNB.COM Dec 15 2009 19:08:00 Victoria's Secret, Po Box 182273,
Columbus OH 43218-2273
8732772 +EDI: WFFC.COM Dec 15 2009 19:08:00 Wells Fargo Card Ser, Po Box 5058,
Portland OR 97208-5058
8732774 +EDI: WFFC.COM Dec 15 2009 19:08:00 Wffinancial, 775 Goodman Rd E Ste 3,
Southaven MS 38671-8308
8732775 +EDI: WFNNB.COM Dec 15 2009 19:08:00 Wfnnb/express, Po Box 182273, Columbus OH 43218-2273
TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8732760 Hscb/lucky

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0970-2
Case: 09-32178

User: fagans
Form ID: b9a

Page 2 of 2
Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.